

Information to identify the case:

Debtor 1	Jaime Marie Osborne	Social Security number or ITIN	xxx-xx-3604
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	16-10672-TPA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jaime Marie Osborne

1/27/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jaime Marie Osborne
Debtor

Case No. 16-10672-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 27, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:

Recip ID	Recipient Name and Address
db	#+ Jaime Marie Osborne, 4006 Fargo Street, Erie, PA 16510-3548
14259394	+ Car Factory, 50 E. 26th St., Erie, PA 16504-1047
14269389	+ Hamot Medical Center, C/O Patient Accounts, 201 State Street, Erie, PA 16550-0002
14269391	+ National Pens Co LLC, PO Box 847203, Dallas, TX 75284-7203
14259401	+ Perennial Green Lawn Care, PO Box 449, Edinboro, PA 16412-0449
14269392	+ St Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
14259404	+ United Collection Service, 106 Commerce Street, Suite 101, Lake Mary, FL 32746-6217

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 28 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 28 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 27 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14259391	+ EDI: DIRECTV.COM	Jan 28 2022 04:28:00	American InfoSource LP as agent for, DirecTV LLC, Mail Station N387, 2230 East Imperial Highway, El Segundo, CA 90245-3504
14259392	Email/Text: bky@americanprofit.net	Jan 27 2022 23:38:00	American Profit Recovery, 34505 West 12 Mile Road, Suite 333, Farmington Hills, MI 48331-3288
14338231	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 27 2022 23:38:00	BANK OF AMERICA, N.A., Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
14259393	+ EDI: BANKAMER.COM	Jan 28 2022 04:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14259395	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 27 2022 23:38:00	Carrington Mortgage Service. LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14259396	EDI: DIRECTV.COM	Jan 28 2022 04:28:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14259397	+ Email/Text: Billing_Paperwork@emergycare.org		

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User: auto

Page 2 of 3

Date Rcvd: Jan 27, 2022

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		Jan 27 2022 23:39:00	Emergycare Inc., 1701 Sassafra Street, Erie, PA 16502-1857
14259398	+ EDI: RMSC.COM	Jan 28 2022 04:28:00	GE Capital Retail Bank, Attention: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106
14259399	EDI: JEFFERSONCAP.COM	Jan 28 2022 04:28:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302
14269390	+ Email/Text: ptacct@mch1.org	Jan 27 2022 23:38:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
14259400	+ Email/Text: bankruptcynotices@psecu.com	Jan 27 2022 23:38:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14259402	+ Email/Text: csidl@sbcglobal.net	Jan 27 2022 23:38:00	Premier Bankcard / Charter, PO Box 2208, Vacaville, CA 95696-8208
14259403	+ Email/Text: csidl@sbcglobal.net	Jan 27 2022 23:38:00	Premier Bankcard / Charter, PO Box 2208, Vacaville, CA 95696-8208

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jaime Marie Osborne dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Maria Miksich	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mmiksich@kmlawgroup.com
Matthew John McClelland	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com

Office of the United States Trustee

District/off: 0315-1

User: auto

Page 3 of 3

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6